

# EXHIBIT H

----- Forwarded message -----

From: **Attorney Harvey Rephen** <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Date: Thu, Aug 16, 2018 at 5:58 PM

Subject: request for records of conversation

To: [hq@godaddy.com](mailto:hq@godaddy.com), Lindsay Lewis <[llewis@joshuadratel.com](mailto:llewis@joshuadratel.com)>

Hi, You are hosting my site [mharveyrephenlaw.com](http://mharveyrephenlaw.com). About 2 or 3 months ago it was brought to my attention that there was a website paid with my credit card and hosted under my hosting package or had its own domain name for Tawanda Frazier credit repair agency. The site was not authorized by me and i called in and spoke to a rep and inquired if they could see in their records who created and put up the site. I instructed the rep to remove the site immediately as I am an attorney and the web page stated somewhere that tawanda frazier was an attorney which is not true. I need a copy of the conversation to show the bar that i requested immediate removal of the site as i was unaware of it. I am required to produce this document by friday tomorrow. is there anyway i can can a copy of my conversation. I can be reached at 212 786 0930. Thank you.

regards

Mark Harvey Rephen Esq.

----- Forwarded message -----

From: [Courtdisputes@godaddy.com](mailto:Courtdisputes@godaddy.com) <[Courtdisputes@godaddy.com](mailto:Courtdisputes@godaddy.com)>

Date: Fri, Aug 17, 2018 at 5:23 PM

Subject: RE: request for records of conversation

To: Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Dear Harvey,

In order to obtain records that are not available through your customer interface, we require the receipt of a valid subpoena. You may view our subpoena policies [here](#).

Kind regards,

Disputes Team

Enco: [consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

**Sent:** Thursday, August 16, 2018 10:25 AM

**To:** Courtdisputes-GD <[Courtdisputes@godaddy.com](mailto:Courtdisputes@godaddy.com)>; Lindsay Lewis <[llewis@joshuadratel.com](mailto:llewis@joshuadratel.com)>

**Subject:** Fwd: request for records of conversation

----- Forwarded message -----

From: **Attorney Harvey Rephen** <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Date: Thu, Aug 16, 2018 at 5:58 PM

Subject: request for records of conversation

To: [hq@godaddy.com](mailto:hq@godaddy.com), Lindsay Lewis <[llewis@joshuadratel.com](mailto:llewis@joshuadratel.com)>

Hi, You are hosting my site [mharveyrephenlaw.com](http://mharveyrephenlaw.com). About 2 or 3 months ago it was brought to my attention that there was a website paid with my credit card and hosted under my hosting package or had its own domain name for Tawanda Frazier credit repair agency. The site was not authorized by me and i called in and spoke to a rep and inquired if they could see in their records who created and put up the site. I instructed the rep to remove the site immediately as I am an attorney and the web page stated somewhere that tawanda frazier was an attorney which is not true. I need a copy of the conversation to show the bar that i requested immediate removal of the site as i was unaware of it. I am required to produce this document by friday tomorrow. is there anyway i can can a copy of my conversation. I can be reached at 212 786 0930. Thank you.

regards

Mark Harvey Rephen Esq.

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Fri, Aug 17, 2018 at 2:55 AM  
Subject: Fw: how are you?  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

---

Tawanda Frazier  
Credit Specialist  
  
Loyalty Credit

---

**From:** Tawanda Frazier  
**Sent:** Thursday, February 22, 2018 12:08 PM  
**To:** Attorney Harvey Rephen  
**Subject:** Re: how are you?

thanks prayers n patience has been appreciated

---

Tawanda Frazier  
Credit Specialist  
  
Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Thursday, February 22, 2018 11:56:05 AM  
**To:** Tawanda Frazier  
**Subject:** Re: how are you?

Glad to here the surgery went well. Send her our love and blessings.....if she needs anything please let us know

On Thu, Feb 22, 2018 at 6:52 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:  
good afternoon to her bosses, she is ok so far she had lil fever last nite they said that was possible, she is in severe pain and cannot walk yet, but overall the surgery went well it took 2 and half hours more than was anticipated ,but all went well, thanks for the prayers very much needed, my wife has been threw a lot for several months n i thank god its over ,i just have to get her back healthy, she is on heavy medication for pain as soon as she can i will have her communicate please i dont no much but if anything needed please email and i will help out again thanks

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Thursday, February 22, 2018 11:44:44 AM  
**To:** Tawanda Frazier  
**Subject:** how are you?

GM Wanda, how are you? How was the surgery? Im praying for you:))))

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Tue, Aug 7, 2018 at 5:04 PM  
Subject: Re: good morning  
To: Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>



---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Tuesday, August 7, 2018 10:03:22 AM  
**To:** Tawanda Frazier  
**Subject:** Re: good morning

hot here also

On Tue, Aug 7, 2018 at 5:02 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:  
its 100 degrees boss stay cool internet slow

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Tuesday, August 7, 2018 10:02 AM  
**To:** Tawanda Frazier  
**Subject:** good morning

have a great day:)



----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Date: Wed, Aug 8, 2018 at 4:40 PM

Subject: Re: good morning

To: Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

good morning

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

**Sent:** Wednesday, August 8, 2018 9:39:45 AM

**To:** Tawanda Frazier

**Subject:** good morning

Have a great day

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Date: Mon, Aug 13, 2018 at 6:13 PM

Subject: gm

To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>, Natasha <[natashalawhelp@gmail.com](mailto:natashalawhelp@gmail.com)>

dmv run

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Date: Mon, Aug 13, 2018 at 11:28 PM

Subject: advise i also received his dispute back as verified

To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>, Natasha <[natashalawhelp@gmail.com](mailto:natashalawhelp@gmail.com)>

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>

To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Cc:

Bcc:

Date: Mon, 13 Aug 2018 20:25:11 +0000

Subject: credit control jose ortiz

----- Forwarded message -----

From: **Attorney Harvey Rephen** <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Date: Tue, Aug 14, 2018 at 12:45 AM

Subject: alcivar

To: Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Wanda, please send me the original email with the case facts and the audio..as soon as possible. my attorneys need it.

----- Forwarded message -----

From: **Tawanda Frazier** <loyaltycredit@outlook.com>  
Date: Tue, Aug 14, 2018 at 2:35 AM  
Subject: Fw: imelda alcivar-erc  
To: Harvey Rephen <consumeradvocatenyc@gmail.com>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Tawanda Frazier  
**Sent:** Friday, March 3, 2017 12:03 PM  
**To:** Harvey Rephen; Natasha  
**Subject:** imelda alcivar-erc

Imelda Alcivar-ERC-UNFAIR

On 3/2/2017 Wanda Frazier called to discuss an account on her clients report, the rep said she will take the dispute but the client must send something in writing also.

Imelda Alcivar

445 Fountain Ave

Brooklyn NY 11208

SS [REDACTED]

DB: [REDACTED]

ERC

Po Box 57547

Jacksonville, FL 32241

TEL:800-496-8941

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>

To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Cc:

Bcc:

Date: Fri, 3 Mar 2017 16:28:14 +0000

Subject: alcivar erc

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Tue, Aug 14, 2018 at 2:43 AM  
Subject: check this boss  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>  
To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Cc:  
Bcc:  
Date: Mon, 13 Aug 2018 23:42:43 +0000  
Subject: Transunion dispute letter.pdf

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Tue, Aug 14, 2018 at 2:51 AM  
Subject:  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>  
To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Cc:  
Bcc:  
Date: Mon, 13 Aug 2018 23:44:20 +0000  
Subject: PRC-Capital One letter.pdf

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>  
To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Cc:  
Bcc:  
Date: Mon, 13 Aug 2018 23:47:46 +0000  
Subject: Capital one:LVNV funding.pdf



----- Forwarded message -----

From: **Attorney Harvey Rephen** <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Date: Wed, Aug 15, 2018 at 4:08 PM

Subject: good morning :)))

To: Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

have a great day:)))

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Date: Thu, Aug 16, 2018 at 3:41 PM

Subject: check now boss gm

To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: **Tawanda Frazier** <loyaltycredit@outlook.com>  
Date: Fri, Aug 17, 2018 at 12:22 AM  
Subject: Fw: GM:)))  
To: Harvey Rephen <consumeradvocatenyc@gmail.com>

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Tawanda Frazier  
**Sent:** Monday, February 12, 2018 12:37 PM  
**To:** Natasha Santiago  
**Subject:** Re: GM:)))

u too ❤️🙏 praying for u also

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Natasha Santiago <natashalawhelp@gmail.com>  
**Sent:** Monday, February 12, 2018 12:36:47 PM  
**To:** Tawanda Frazier  
**Subject:** Re: GM:)))

Keep your head up...

On Mon, Feb 12, 2018 at 12:19 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:  
thnks

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Monday, February 12, 2018 9:00:37 AM  
**To:** Tawanda Frazier; Natasha Santiago  
**Subject:** Re: GM:)))

GM:) I hope you have a successful operation and a quick recovery. I will tell Tasha to send the \$600 today :))))

On Mon, Feb 12, 2018 at 3:13 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:  
gm boss i have my days but with prayer i no things will get better i did my EKG on Friday n it came back irregular n showed some type of distress n my surgical team is worried they ordered a full heart report since my surgery is Tuesday they have to make sure they can operate and my my heart can sustain it i told them its a broken heart bc im stressed im really scared anytime u go under the knife their is always risk im not worried about me more concerned with my grandma if something happens to me what then my husband has to work n no one will put time n effort like have also i appreciate you n Natasha so much 4 caring n the support i dont hv that so thanks ? i was wondering if i can hv a loan for \$600 im leaving everything updated with bills i paid grandmas therapy for 2 weeks in advance in case n just needed the extra in case i hv to be there longer , n thanks if u can Natasha can just fed x it ill br in by 1 today ♥

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Friday, February 9, 2018 12:49:54 PM  
**To:** Tawanda Frazier  
**Subject:** GM:)))

Hope you are feeling better

---  
Natasha Santiago  
M. Harvey Rephen & Associates, P.C.  
708 Third Avenue, 6th Floor  
New York, New York 10017  
Tel: 845-214-0993  
Fax: 212-330-7582

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Fri, Aug 17, 2018 at 12:37 AM  
Subject: Fw: Yanet Nunez -Oxgen Recovery Group  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Tawanda Frazier  
**Sent:** Tuesday, November 8, 2016 11:34 AM  
**To:** Harvey Rephen; Natasha  
**Subject:** Yanet Nunez -Oxgen Recovery Group

Yanet Nunez- Oxgen Recovery Group- THEY ARE CHARGING INTEREST

On November 8,2016 Wanda Frazier called to discuss an account on her client credit report , The rep stated there is an interest charge of \$237.92 being collected.

Yanet Nunez

100 Casals Pl #16 A

Bronx NY 10475

SS: [REDACTED]

DB: [REDACTED]

OXYGEN RECOVERY GROUP

1 Hillcrest Ctr

Spring Valley NY 10977

TEL:845-369-3507

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>

To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Cc:

Bcc:

Date: Tue, 8 Nov 2016 16:19:49 +0000

Subject: yanet Nunez oxygen recovery

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Fri, Aug 17, 2018 at 12:39 AM  
Subject: Fw: juan ortiz common wealth  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Tawanda Frazier  
**Sent:** Monday, November 14, 2016 12:34 PM  
**To:** Attorney Harvey Rephen  
**Subject:** Re: juan ortiz common wealth

ok

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Monday, November 14, 2016 12:33:40 PM



To: Tawanda Frazier

Subject: Re: juan ortiz common wealth

not enough of a violation....

On Mon, Nov 14, 2016 at 7:24 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

hey boss i just disputed this account they took it. but i feel the rep was out of place please listen and let me no if there is a possible violation

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>

To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Cc:

Date: Mon, 14 Nov 2016 17:22:06 +0000

Subject: common wealth financial Juan ortiz

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Fri, Aug 17, 2018 at 12:45 AM  
Subject: Fw: juan ortiz cra  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Tawanda Frazier  
**Sent:** Tuesday, December 6, 2016 12:52 PM  
**To:** Attorney Harvey Rephen  
**Subject:** Re: juan ortiz cra

please send bk the case so i can revise it not or what day i sent it so i can look back on details

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Tawanda Frazier  
**Sent:** Tuesday, December 6, 2016 11:18:12 AM

To: Attorney Harvey Rephen

Subject: Re: juan ortiz cra

can tell me the nature of that case n what day i sent it over im searching for it

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

From: Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Sent: Tuesday, December 6, 2016 11:14:55 AM

To: Tawanda Frazier

Subject: Re: juan ortiz cra

doesnt sound like a good case

On Tue, Dec 6, 2016 at 5:59 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

OK that case is deleted it no longer on his report

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

From: Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Sent: Tuesday, December 6, 2016 10:45:55 AM

To: Tawanda Frazier

Subject: Re: juan ortiz cra

ok

On Tue, Dec 6, 2016 at 5:42 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

didn't see it i believe it deleted

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

**Sent:** Tuesday, December 6, 2016 10:33:28 AM

**To:** Tawanda Frazier

**Subject:** Re: juan ortiz cra

CRA COLLECTIONS, INC.

d/b/a REVENUE COLLECT

On Mon, Dec 5, 2016 at 10:25 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

boss?

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Tawanda Frazier

**Sent:** Monday, December 5, 2016 2:48:30 PM

**To:** Attorney Harvey Rephen; Natasha Santiago

**Subject:** Re: juan ortiz cra

cra?

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Tawanda Frazier  
**Sent:** Monday, December 5, 2016 2:46:26 PM  
**To:** Attorney Harvey Rephen; Natasha Santiago  
**Subject:** Re: juan ortiz cra

what name is collection company dont see it

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Tawanda Frazier  
**Sent:** Monday, December 5, 2016 2:42:50 PM  
**To:** Attorney Harvey Rephen; Natasha Santiago  
**Subject:** Re: juan ortiz cra

checking

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Monday, December 5, 2016 2:42:17 PM  
**To:** Tawanda Frazier; Natasha Santiago  
**Subject:** juan ortiz cra

was this ever updated on the credit report

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Date: Fri, Aug 17, 2018 at 12:47 AM

Subject: Fw: JUAN ORTIZ - REVENUE COLLECT COLLECTIONS- LIED ABOUT DISPUTE

To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Tawanda Frazier

**Sent:** Tuesday, December 6, 2016 2:37 PM

**To:** Attorney Harvey Rephen

**Subject:** Re: JUAN ORTIZ - REVENUE COLLECT COLLECTIONS- LIED ABOUT DISPUTE



---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

**Sent:** Tuesday, December 6, 2016 2:36:39 PM

To: Tawanda Frazier

Subject: Re: JUAN ORTIZ - REVENUE COLLECT COLLECTIONS- LIED ABOUT DISPUTE

wasnt great at the time..3 weeks difference between disputing and not being updated...instead they deleted it...

On Tue, Dec 6, 2016 at 9:00 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

lol you took to long to file it it was good when i sent it lol 😞

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

From: Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

Sent: Tuesday, December 6, 2016 1:59:23 PM

To: Tawanda Frazier

Subject: Re: JUAN ORTIZ - REVENUE COLLECT COLLECTIONS- LIED ABOUT DISPUTE

so they deleted it instead of updating as disputed...no violation there

On Tue, Dec 6, 2016 at 8:51 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

?

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

From: Tawanda Frazier

Sent: Tuesday, December 6, 2016 1:26:22 PM

To: Attorney Harvey Rephen

Subject: Re: JUAN ORTIZ - REVENUE COLLECT COLLECTIONS- LIED ABOUT DISPUTE

ok i looked back on this case it is good bc they just deleted it, i have a copy of the credit report the case was not put into dispute status they had more than enough time since September 13 even though the account was just deleted

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

---

**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Tuesday, December 6, 2016 1:07:45 PM  
**To:** Tawanda Frazier  
**Subject:** Re: JUAN ORTIZ - REVENUE COLLECT COLLECTIONS- LIED ABOUT DISPUTE

On Thu, Oct 6, 2016 at 7:43 PM, Sra Reyes <[Sra.reyes@hotmail.com](mailto:Sra.reyes@hotmail.com)> wrote:

On October 6th, 2016 Wanda Ortiz Behind The Client called to dispute an account on the clients credit report but the rep said that the creditor disputed the account on Sep. 13th. However the latest credit report updated on Oct.3rd does not show the account as being placed in a dispute status.

Juan Ortiz

352 Park Lane

Wilmington, DE 19804

SSN: [REDACTED]

DOB: [REDACTED]

Revenue Collect Collections  
PO BOX 2103



MECHANICSBURG, PA 17055

Phone:(866) 790-8734

**S&W Protection & Management.**

**Whitney M. Reyes**

**Phone: 929-522-0008**

**Tel: 631-805-8323**

**Fax: 516-441-1795**

**Mail: [sra.reyes@hotmail.com](mailto:sra.reyes@hotmail.com)**

**Direccion: 82-05 Roosevelt Avenue 2fl,  
Jackson Heights NY 11372**

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Fri, Aug 17, 2018 at 12:57 AM  
Subject: Fw: update read bottom might help y u giving me salay  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Monday, December 12, 2016 4:33 PM  
**To:** Tawanda Frazier  
**Subject:** Re: update

God Bless...hopefully this month will be good...

On Mon, Dec 12, 2016 at 11:18 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

no i appreciate what you guys have done by taking me out the hell hole i was in i can not be disloyal . i want to no what you think is best for me n i will take your advise, i am as honest as can be i hv a husband who got injured at his company his hand got cut , he worked off the books so he can not get anything his left hand is per mentally damaged he cannot cut Sheetrock hold a drill nothing i am the sole bread winner our mortgage is 2500 plus bills i live pay check to pay check how can i get financially ok dont hv to be over ok just ok, this month i am behind n i feel like i cant get a break its frustrating bc its only me, i will never lie to get anything from anyone just to go on vacation my grandma is ill n she is in fl n i cant even go see her , i just want to be able to pay my bills n keep a roof on my head bills paid , my mom n dad have been helping me the best they can , sorry for long email just a lil stress

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

**Sent:** Monday, December 12, 2016 3:59:41 PM

**To:** Tawanda Frazier

**Subject:** Re: update

your welcome..your awesome Wanda...a good soul and i appreciate that....

On Mon, Dec 12, 2016 at 10:58 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

sorry had a client with 29 accounts but no collections or judgments 😞 , OK i just asked you bc mr billini ask me about his check, i told him his check goes directly to his address correct? its better that way so i just wanted an update on it so i could let him no when to check mail ok 😊 now yes boss you pay me my salary complete n thank you ,

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Tawanda Frazier

**Sent:** Monday, December 12, 2016 3:49:37 PM

**To:** Attorney Harvey Rephen; Natasha Santiago

**Subject:** Re: update

my client asked you are mailing his it was not for me boss give me a minute hv a cilent

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Monday, December 12, 2016 3:20:46 PM  
**To:** Tawanda Frazier; Natasha Santiago  
**Subject:** Re: update

Wanda, the check came in...it is your first check... I am covering your salary...\$1540... until you are able to make the same. You are supposed to get \$690 on this case..which balances the salary...when you pass \$1540 I start to send you additional income...I just paid you last week. I think you will soon be independent..but I will give it another several months...just in case you make less than the \$1540

On Mon, Dec 12, 2016 at 5:25 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

gm bosses is there any way to gv a client an update on his check billini just ask i guess holiday errands

---

Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Date: Fri, Aug 17, 2018 at 12:59 AM  
Subject: Fw: Herman Sanchez- Capio Partners llc  
To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

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**From:** Attorney Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>  
**Sent:** Tuesday, January 10, 2017 10:15 AM  
**To:** Tawanda Frazier  
**Subject:** Re: Herman Sanchez- Capio Partners llc

relistened ..there is no violation in the first audio...

On Wed, Jan 4, 2017 at 7:34 PM, Tawanda Frazier <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)> wrote:

Herman Sanchez -Capio Partners llc

On January 4,2017 Wanda Frazier called to discuss an account on her clients credit report, when Wanda asked the rep How long does this account stay on report? the rep said it does not get removed it gets updated as paid if it gets paid.

Herman Sanchez

126 Lxora DR

Winter Haven FL, 33881

SS [REDACTED]

DB: [REDACTED]

CAPIO Partners LLC

2222 Texoma Pkwy Ste 150

Sherman TX , 5569

TEL:888-883-5569

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Tawanda Frazier  
Credit Specialist

Loyalty Credit

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>  
To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Cc:  
Date: Wed, 4 Jan 2017 17:25:14 +0000  
Subject: capio partners herman s

----- Forwarded message -----

From: Tawanda Frazier <[tawandafrazier@gmail.com](mailto:tawandafrazier@gmail.com)>  
To: "[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)" <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>  
Cc:  
Date: Wed, 4 Jan 2017 17:25:00 +0000  
Subject: capio partners herman s



----- Forwarded message -----

From: **Tawanda Frazier** <[loyaltycredit@outlook.com](mailto:loyaltycredit@outlook.com)>

Date: Fri, Aug 17, 2018 at 11:14 PM

Subject: imelda doc

To: Harvey Rephen <[consumeradvocatenyc@gmail.com](mailto:consumeradvocatenyc@gmail.com)>

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Tawanda Frazier  
Credit Specialist

Loyalty Credit



RETAINER AGREEMENT FDCPA TCPA FCRA

Client(s): Imelda Alivar Email: \_\_\_\_\_  
 Address: 445 Fountain Ave #7F Phone#: \_\_\_\_\_

Agreement - M. HARVEY REPHEN & ASSOCIATES, P.C. ("We", "Our" and "Us") agree to represent Client(s) ("You" and "Your") in your consumer law matter and related claims. We will handle your matter, explain your rights, keep you updated, and advise you of your legal options. We cannot and do not guarantee particular results. You authorize us to make an initial demand on your case and associate with anyone we deem necessary to litigate your claims. You authorize US to utilize and work in conjunction with outside counsel to litigate your case and represent you anywhere in the United States. Legal Fees : In FDCPA cases the violating party must pay the attorneys fees, legal costs and expenses. The law firm of M. Harvey Rephen & Associates will not charge you (the client). Even if your case is not successful you do not have to pay our legal fees, expenses or court costs.

IN ALL FILED CASES FILING FEES, COSTS AND EXPENSES OF THIS LAW FIRM SHALL BE PAID FIRST FROM ALL SETTLEMENTS OR JUDGMENTS AND THEN CLIENT SHALL RECEIVE THEIR PAYMENT FROM THE REMAINDER.

FOR ALL NON FDCPA TCPA AND FCRA CASES WHERE THERE IS NO STATUTORY DAMAGES OR ATTORNEYS FEES, THE RECOVERY FOR ALL DAMAGES AWARDED AFTER FILING FEES AND EXPENSES SHALL BE SPLIT 50/50. THIS INCLUDES PUNATIVE AND ACTUAL DAMAGES. THE EXCEPTION IS IF THE COURT FOR A CLASS ACTION AWARDS ATTORNEYS FEES ABOVE AND BEYOND THE COMBINATION OF ACTUAL AND PUNATIVE DAMAGES FOR THE CLIENT AND THEN THE ATTORNEY SHALL KEEP HIS FEES AND THE CLIENT SHALL KEEP THEIR ACTUAL AND PUNATIVE DAMAGES AND THE ATTORNEY SHALL KEEP HIS FEES.

If your case has statutory damages only, you will receive \$500 of the total recovery, the remaining balance of the recovery (excluding debt relief - debt relief is having your legal liability to pay the debt dissolved) will be our attorney's fees including the costs and expenses (except for actual and punitive damages- see below). The Client authorizes US to negotiate where appropriate for OUR attorney fees based upon our hours as if the case had been litigated to a judgment. The violating debt collector is responsible for paying the attorney fees and costs.

If your case has actual and punitive damages, This Law Firm shall be entitled to 50% of those actual and/or punitive damages awarded. Cash payments, debt relief or any other tangible economic benefit will be added to and included in calculating your total recovery in your case.

Our current hourly rates are \$395 for attorneys - to be billed to the other party.

Client authorizes Us to work in conjunction with attorney's in other states to negotiate, settle or litigate a case as necessary with the Debt Collection Agency.

The Client authorizes US to negotiate, settle, and litigate in addition to FDCPA causes of action any causes of action, such as FCRA Fair Credit Reporting Act, and TCPA Telephone Consumer Protection Act violations. (If attorney's fees are not awarded in any other causes of action outside of the FDCPA then WE shall be paid on a 50% contingency fee for anything awarded to the Plaintiff in a successful action based on those other causes of action).

Costs - There will be legal costs involved in handling your case, including but not limited to postage, filing fees, long distance, legal research, law clerks, copies, court reporters, and process servers. Generally, your legal costs will be financed by this law firm and its creditors, unless otherwise agreed to in writing between you and us. The costs will be charged to the defendant and included in the settlement or judgment.

Termination - We may withdraw in writing at anytime as your lawyer, so long as you are not harmed by it. You may terminate us at anytime as your lawyer, but we may retain an attorney's lien for the work we have done including all costs, expenses and attorneys fees (\$375 hr.).

SAVE THE EVIDENCE: CLIENT PROMISES TO SAVE ALL PHYSICAL EVIDENCE SUCH AS RECORDED MESSAGES, LETTERS, AND RECORDED PHONE CONVERSATIONS - THIS IS A MUST!!! THE COURTS OFTEN WANT THE ORIGINAL. DO NOT DELETE OR THROW OUT!!!! (Please initial). By signing below, you acknowledge you have read, agree to the terms in this Agreement, and have received a copy of it.

Client(s): Imelda Alivar Dated: \_\_\_\_\_

Contractual Agreement

Imelda Alcivar, agree to share the income from any fdcpa or fcra case with Tawanda Frazier. I shall receive \$500, (or less than \$500, depending on the amount of the settlement.) Tawanda Frazier shall receive the remainder of the settlement income which could be \$500 or more depending on the amount of the settlement, plus the amount that I agree to pay her for her assistance if any.) I authorize Attorney Rephen to distribute and write checks on my behalf to Tawanda Frazier or third parties as instructed.

Imelda Alcivar

# EXHIBIT B

**AFFIDAVIT**

I am Whitney M Reyes, owner of S&WProtection & MAnagement Inc.

I Whitney M Reyes Attest to the following:

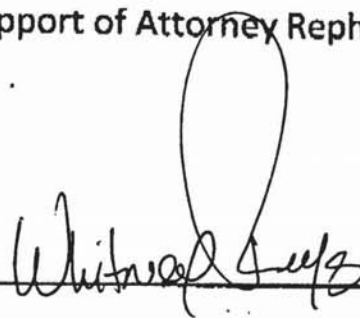
Tawanda Frazier was employed by me for about a year.

Tawanda Frazier stopped working for me on or around October 31<sup>st</sup> 2016.

Tawanda Frazier left in not so good terms with me.

Tawanda Frazier left to open her own credit repair company with the support of Attorney Rephen.

x

  
\_\_\_\_\_

Whitney M Reyes

Date

  
\_\_\_\_\_